



## Coast Guard HR Flag Voice 94

### PACKING YOUR STUDENT OFF TO COLLEGE? TRICARE GOES, TOO!

When it is time for your child to go to college, you face many decisions as a family. Continued health care coverage is likely one of them.

Your TRICARE eligible dependent can continue to be covered until he or she is age 23 as long as they are attending school full-time; but, you will want to look at which TRICARE option will work best for them.

If you have been using Prime for your family, this may or may not be the best choice for your college-bound son or daughter, depending on their health care needs and location. A health benefits adviser at your local military treatment facility (MTF), a TRICARE service center (TSC) representative, or a Coast Guard MLC HBA can help you determine your best option. To reach a TSC, call the toll-free telephone number for TRICARE in your region. To reach a CG MLC HBA call 1-800-942-2422 (800-9-HBA-HBA).

If your student's college or university is located in an area where TRICARE Prime is offered, they can continue Prime coverage.

Your TRICARE Prime benefit is portable, and enrollment can be transferred from one location to another. To transfer your child's enrollment, or to change their enrollment information in TRICARE Prime, you must complete and sign an enrollment application or change request form and send it to the managed care support contractor in the new region.

It is not necessary to have all family members enrolled in the same region. Your student may transfer their enrollment to a different region if they are attending college there.

If your retiree family enrollment fees are current, you do not pay any additional fees when your child transfers their enrollment to another location.

If you are active duty, your student can transfer the enrollment as often as necessary.

If you are not active duty, your Prime-enrolled student is allowed two transfers per year between TRICARE regions, if the second transfer is back to the region of original enrollment.

Your child has continuous TRICARE Prime coverage while traveling from one region to another where Prime is available. We recommend that they stay enrolled in your home region until they arrive at the new location. The transfer is effective the date the transfer request is received in the new region.

If you are active duty, your student's enrollment in TRICARE Prime will be automatically renewed at the end of the one-year enrollment period unless you decline the renewal offer. Eligible retirees must pay their enrollment fees for coverage to continue uninterrupted.

If you must disenroll from TRICARE Prime because of a move, you are not locked out of TRICARE Prime re-enrollment. This includes college students.

However, if you disenroll the family for any other reason, there is a one-year lock-out before you can re-enroll. To keep your student enrolled, renew their enrollment and pay applicable fees when they are due. Be sure his/her eligibility information in the Defense Enrollment Eligibility Reporting System (DEERS) is current.

If your student is moving to an area where TRICARE Prime is not available, you should consider disenrolling them from Prime; their benefit status will revert to TRICARE Standard/Extra. If you don't disenroll the student from Prime immediately, and they seek non-emergency civilian care without an authorization, you will pay higher costs under the point-of-service (POS) option. This means you pay an annual \$300 deductible for one person for inpatient or outpatient care before cost-sharing begins. After the deductible is satisfied, TRICARE contractors will pay only 50 per cent of the allowable charges for covered care, instead of the 75-80 per cent they would pay under TRICARE Standard.

You may want to consider a TRICARE supplement or student health insurance if your student's school offers it. TRICARE will be second payer on medical bills that are not fully covered.

While the basic TRICARE benefit is the same throughout the country, there may be some differences in business practices (i.e., authorization, referral rules) used by the managed care support contractor in your student's new region. If your student will be attending a school overseas or OUTCONUS, you are strongly encouraged to contact the CG MLC HBA to review specific TRICARE options available. A health benefits adviser at the local MTF where the student becomes enrolled, the local TRICARE service center, or the CG MLC HBA can help your student with any questions that might arise. Be sure your student understands the rules in the new TRICARE region pertaining to pre-authorization for care. Failure to abide by these rules, which can vary from region-to-region, could result in POS charges.

For more information about transferring enrollment or other TRICARE program information, please visit the TRICARE website at <http://www.tricare.osd.mil>, contact your health benefits adviser in your

local TRICARE region, or the CG MLC HBA staff.

Before your student goes to college, you may call ahead to the managed care support contractor in the new region to request TRICARE information. The regions, states they include, and telephone numbers follow:

Northeast Region (Northern Va., Md., W.Va., Pa., Del., Mass., N.J., Conn., R.E., Mass., N.Y., Vt., N.H., Me., R.I., D.C.) - 1-888-999-5195

Mid-Atlantic Region (N.C., Central and Southern Va.) - 1-800-931-9501;

Southeast and Gulf South Regions (S.C., Ga., Fla., Ala., Miss., Tenn., La.) - 1-800-444-5445;

Heartland Region (Mich, Wisc., Ill., Ind., Ohio, Ky., W.Va.) - 1-800-941-4501;

Southwest Region (Okla., Ark., La., Texas) - 1-800-406-2832;

Central Region (N.M., Ariz., Nev., Texas, Colo., Utah, Wyo., Mont., Ind., N.D., S.D., Minn., Neb., Kan., Iowa, Mo.) - 1-888-874-9378;

Southern California and Golden Gate Regions (Calif.), Hawaii and Alaska Regions - 1-800-242-6788;

Northwest Region (Wash., Ore., Idaho) - 1-800-982-0032;

Latin America, Canada, Pacific and Puerto Rico Regions - 1-888-777-8343.

Coast Guard MLC HBA staff - 1-800-942-2422 (800-9-HBA-HBA).

Regards, FL Ames

P.S. The Officer Register is now on the Coast Guard Web (Intranet). We are working to place it on the Internet too.

ALCOAST 248/00

SUBJ: OFFICER REGISTER DISTRIBUTION

1. IN THE PAST, THE OFFICER REGISTER HAS BEEN PRINTED AND GIVEN

WIDE DISTRIBUTION TO THE OFFICER CORPS. WITH THE ADVENT OF THE COAST GUARD WEB, THIS REFERENCE WILL NOW BE POSTED ELECTRONICALLY STARTING WITH THE 2000 VERSION, SCHEDULED FOR RELEASE THIS JUNE.

2. THE 2000 OFFICER REGISTER WILL BE AVAILABLE VIA THE COAST GUARD DIRECTIVES SYSTEM (LINK AND/OR CD-ROM). IT WILL ALSO BE AVAILABLE ON THE G-W WEB SITE:

<http://cgweb.uscg.mil/CGPC-OPM/OPM1/DOCUMENT/CGPCOPM1.HTM>.

3. INTRANET ACCESS IS CURRENTLY NOT DIRECTLY AVAILABLE TO EVERY UNIT, BUT SHOULD BE BY THE END OF CY00 WHEN SW-III MIGRATION IS COMPLETED. MEANWHILE, ANY OFFICER DESIRING DATA MAY REQUEST IT FROM THEIR SERVICING PERSONNEL OFFICE. ANY INCONVENIENCE THIS MAY CAUSE UNTIL SW-III MIGRATION IS COMPLETE IS BELIEVED TO BE OUTWEIGHED BY SUBSTANTIAL PRINTING AND DISTRIBUTION COST SAVINGS, FOR THIS REFERENCE DOCUMENT.

4. INTERNET RELEASE AUTHORIZED.

5. RELEASED BY MR. THOMAS F. FISHER, ACTING DIRECTOR OF PERSONNEL MANAGEMENT.

Regards, FL Ames

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**This page is maintained by [HR Webmaster \(CG-1A\)](#)**